



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE

United States Patent and Trademark Office

Address: COMMISSIONER FOR PATENTS

P.O. Box 1450

Alexandria, Virginia 22313-1450

www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/664,283	09/17/2003	Jodi Breslin	72167.000-460	4534
21967 7590 04/28/2009 HUNTON & WILLIAMS LLP INTELLECTUAL PROPERTY DEPARTMENT 1900 K STREET, N.W. SUITE 1200 WASHINGTON, DC 20006-1109				
EXAMINER				
MANSFIELD, THOMAS L				
ART UNIT		PAPER NUMBER		
3624				
MAIL DATE		DELIVERY MODE		
04/28/2009		PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/664,283

Applicant(s)

BRESLIN ET AL.

Examiner

THOMAS MANSFIELD

Art Unit

3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 15 January 2009.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-30 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-30 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SE/US)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

DETAILED ACTION

1. This Final Office action is in reply to the applicant amendment filed on 15 January 2009.
2. Claims 1, 2, 5, 19, 20, and 22 have been amended.
3. Claims 1-30 are currently pending and have been examined.
4. Applicants' amendment necessitated a new grounds of rejection.

Response to Amendment

5. In the previous office action, Claims 1-18 were rejected under 35 U.S.C. §101 because the claimed invention is directed to non-statutory subject matter. Since the Applicants' have amended Claim 1 to recite statutory subject matter, the rejection is **withdrawn**, and includes dependent Claims 2-18.

Response to Arguments

6. Applicant's arguments filed 15 January 2009 have been fully considered but they are not persuasive.
7. Applicant submits that Callahan (U.S. Pub. No. 2003/0229525) does not teach or suggest in amended Claim 1: (1) *assessing, via server, an impact on the enterprise from a degradation of the services from the outside service provider, wherein assessing the impact on the enterprise comprises assessing a business impact on the enterprise and assessing a country impact on the enterprise* [see Remarks page 12, first paragraph], and (2) *automatically determining, via the server, a criticality of the outside service provider in response to the assessment* [see Remarks page 12, first paragraph].

8. With regard to argument (1), the Examiner respectfully disagrees. Callahan teaches *assessing* (risk assessment module), *via server, an impact* (impact value) *on the enterprise from a degradation* (perceivable threats, damage that could occur, insufficient to ensure compliance in an area represented by the question) *of the services from the outside service provider* (Third Party Service Provider, the impact is less critical than if account balances, account numbers, and transactions were revealed) (see at least paragraphs 0025-0028 and 0060), *wherein assessing the impact on the enterprise comprises assessing a business impact on the enterprise* (risk, probability and impact (R, P, I), business organization) (see at least paragraphs 0066-0070 and FIG. 20). However, Callahan does not specifically teach *and assessing a country impact on the enterprise*. Callahan in view of Bott teaches *assessing a country impact on the enterprise* (country risk assessment system, volatility risk) (see at least column 7, line 39 through column 8, line 22 and Figure 4).
9. With regard to argument (2), the Examiner respectfully disagrees. Callahan teaches *automatically determining a criticality of the outside service provider in response to the assessment* (the impact is less critical than if account balances, account numbers, and transactions were revealed, qualitative characterization of the risk, overall risk rating, assessment) (see at least paragraphs 0060 and 0069-0071).

Claim Rejections - 35 USC § 103

10. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

11. Claims 1-11, 15-25, and 29-30 are rejected under 35 U.S.C. 103(a) as being unpatentable over Callahan (U.S. Pub. No. 2003/0229525) in view of Bott (U.S. 6,856,973).

With regard to Claim 1, Callahan teaches a method and system comprising:

- *identifying, via a user interface, outside service provider information that describes the outside service provider* (provide a population of all third-party providers and risk-rank them) (see at least paragraph 0028).
- *storing the outside service provider information in a database* (Assessment templates, 612, are also stored in fixed storage) (see at least paragraph 0043).
- *identifying, via the user interface, resource information that describes resources of the enterprise associated with services provided by the outside service provider* (the type of data shared between the financial services company and the provider) (see at least paragraph 0028).
- *storing the resource information in the database* (Assessment templates, 612, are also stored in fixed storage) (see at least paragraph 0043).
- *assessing (risk assessment module), via server, an impact (impact value) on the enterprise from a degradation* (perceivable threats, damage that could occur, insufficient to ensure compliance in an area represented by the question) *of the services from the outside service provider* (Third Party Service Provider, the impact is less critical than if account balances, account numbers, and transactions were revealed) (see at least paragraphs 0025-0028 and 0060), *wherein assessing the impact on the enterprise comprises assessing a business impact on the enterprise* (risk, probability and impact (R, P, I), business organization) (see at least paragraphs 0066-0070 and FIG. 20).

- *storing the assessment in the database* (Assessment templates, 612, are also stored in fixed storage) (see at least paragraph 0043).
- *automatically, via the server, determining a criticality of the outside service provider in response to the assessment* the impact is less critical than if account balances, account numbers, and transactions were revealed, (overall risk rating, assessment) (see at least paragraphs 0060 and 0069-0071).
- *storing the criticality in the database* (Assessment templates, 612, are also stored in fixed storage) (see at least paragraph 0043).
- *providing, via the user interface, status data from the database* (SQL database) (see at least paragraph 0055), *wherein the status data comprises at least one of a status of:*
 - *the resource information*
 - *the assessment* (updated to change the status of the assessment) (see at least paragraph 0055).
 - *the criticality* (critical) (see at least paragraph 0060).

Callahan does not specifically teach *assessing a country impact on the enterprise*. Bott teaches *assessing a country impact on the enterprise* (Re-exports, are also highly correlated to imports so that their impact on the net foreign asset position of a country is less significant, country risk assessment system, volatility risk) (see at least column 7, line 39 through column 8, line 22 and Figure 4) in analogous art of assessing creditworthiness of a country for the purposes of, "[u]nits of government could use their legal empowerment to delay or discontinue transactions" (see at least column 6, lines 20-37, column 7, line 39 through column 8, line 22 and Figure 4).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the volatility risk of that country as taught by Bott with the integrated compliance monitoring method of Callahan. One of ordinary skill in the art would have been motivated to do so for the benefit of knowing an updated status of a country's ability to maintain a strong economic status (Bott, column 8, lines 10-22).

With regard to Claim 19, Callahan teaches a system, interface, database server, and application server (Microsoft's Internet Information Services) (see at least paragraph 0047). Claim 19 is further substantially similar to claim 1 and is rejected for the same rationale as set forth above in Claim 1.

With regard to Claims 2 and 20, Callahan does not specifically teach *identifying countries in which the outside service provider operates and determining a country impact risk associated with the countries, wherein the step of automatically determining the criticality is also in response to the country impact risk*. Bott teaches *identifying countries in which the outside service provider operates and determining a country impact risk* (country risk assessment system, volatility risk) *associated with the countries, wherein the step of automatically determining the criticality is also in response to the country impact risk* (drastic action is required, drastic measures) in analogous art of assessing creditworthiness of a country for the purposes of, "[u]nits of government could use their legal empowerment to delay or discontinue transactions" (see at least column 7, line 39 through column 8, line 22 and Figure 4).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the volatility risk of that country as taught by Bott with the integrated compliance monitoring method of Callahan. One of ordinary skill in the art would have been motivated to do so for the benefit of knowing an updated status of a country's ability to maintain a strong economic status (Bott, column 8, lines 10-22).

With regard to Claim 3, Callahan does not specifically teach *collecting economic condition information with respect to the country; storing the economic condition information in the database; collecting social condition information with respect to the country; storing the social condition information in the database; collecting political condition information with respect to the country; add storing the political condition information in the database*. Bott teaches *collecting economic (economic) condition information with respect to the country; storing the economic condition information in the database* (creating a database of economic scores for the country) (see at least column 1, lines 36-45); *collecting social condition (social) information with respect to the country; storing the social condition information in the database; collecting political condition information with respect to the country; add storing the political condition (political)* (see at least column 4, lines 64-67 and column 5, lines 1-7) *information in the database* in analogous art of assessing creditworthiness of a country for the purposes of, "[f]actors that may interfere with an ability or willingness of a country and its economic agents to honor their financial or contractual obligations to non-resident owners..." (see at least column 5, lines 2-7).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the economic and risk factors of a country as taught by Bott with the integrated compliance monitoring method of Callahan. One of ordinary skill in the art would have been motivated to do so for the benefit of implementing a country risk assessment system (Bott, column 4, lines 64-67).

With regard to Claims 4 and 21, Callahan teaches *wherein at least one of the resources of the enterprise includes at least one software application employed by the enterprise* (Application Software) (see at least paragraph 0029).

With regard to Claims 5 and 22, Callahan teaches: *wherein the step of assessing the business impact (risk, probability and impact (R, P, I), business organization) (see at least paragraphs 0066-0070 and FIG. 20) on the enterprise further comprises at least one of:*

- *assessing an impact on external customers (customer's name) (see at least paragraph 0060) of the enterprise resulting from the degradation of the services from the outside service provider.*
- *assessing an impact on internal customers (of other areas of the enterprise) (see at least paragraph 0025) of the enterprise resulting from the degradation of the services from the outside service provider.*
- *assessing a financial impact (account balances, account numbers, and transactions) resulting from the degradation of the services from the outside service provider (see at least paragraph 0060).*
- *assessing an allowable time period that the degradation of the services from the outside service provider can last.*
- *assessing an impact on regulatory obligations (monitoring compliance with the GLBA [Gramm-Leach-Bliley Act (GLBA), paragraph 0002]) resulting from the degradation of the services from the outside service provider (see at least paragraph 0020).*

With regard to Claims 6 and 23, Callahan teaches *assigning specific people (data guardian) to fulfill roles with respect to management of a relationship with the outside service provider, wherein the roles include at least one of information owner and information risk manager (see at least paragraph 0034).*

With regard to Claims 7 and 24, Callahan teaches *receiving acknowledgements of the acceptances of the assignments from the specific people (obtains a sign-off from the approver) (see at least paragraph 0034).*

With regard to Claims 8 and 25, Callahan teaches *assigning alternate people to fulfill the roles (one or more re-viewers or "data guardians")* (see at least paragraph 0026).

With regard to Claim 9, Callahan teaches *wherein the role of the information owner comprises at least **one of**:*

- *obtaining from the outside service provider copies of financial and non-financial audit reports (audits)* (see at least paragraph 0024).
- *obtaining documentation describing the outside service provider's procedural, physical access, logical access and business recovery controls (emphasizing those that have access to or who manipulate, store, transmit or destroy the company's consumer customer information)* (see at least paragraph 0028).
- *requiring notification by the outside service provider of any organization, security-related and other changes affecting the availability, confidentiality, or integrity of the services provided by the outside service provider.*
- *initiating the risk assessment process* (The process starts at 201) (see at least paragraph 0026).

With regard to Claim 10, Callahan teaches *wherein the role of information risk manager (data guardian) comprises at least **one of**:*

- *maintaining an updated list of outside service providers used by the enterprise* (the database is kept updated) (see at least paragraphs 0054-0056).
- *allocating resources for the outside service provider assessment process.*

With regard to Claims 11 and 30, Callahan teaches *wherein all of the steps of the method are facilitated using a software application (risk assessment module), the method further comprising:*

- *generating data input screens for accepting input from a user (screens that show detail of how comments are entered and risk values are established) (see at least paragraph 0059).*
- *providing drop down boxes on the data input screens in order to facilitate selection of predefined information (a drop-down box, accessed from the tab, displays that progress) (see at least paragraph 0058).*

With regard to Claims 15 and 29, teaches *providing status data on the enterprise level; providing status data on a line of business level; and providing status data on a department level (handle assessments at whatever level a business unit or the enterprise wants, executives, administrators, senior managers) (see at least paragraph 0032).*

With regard to Claim 16, Callahan teaches *wherein the enterprise has policies and procedures (policies and procedures) for protecting the integrity of the provision of services (Identify perceivable threats, evaluate the likelihood of those threats), the method further comprising assessing the compliance (compliance) of the outside service provider to the policies and procedures (see at least paragraph 0025).*

With regard to Claim 17, Callahan teaches *developing a corrective action plan if the outside service provider is not in compliance, the corrective action plan containing the steps required to bring the outside service provider into compliance (The assessor works through whatever corrective action needs to be taken on the assessment and re-submits it to the data guardian) (see at least paragraph 0057).*

With regard to Claim 18, Callahan teaches *obtaining an acknowledgement by management of the enterprise of risk associated with the non-compliance of the outside service provider* (non-compliance is indicated based on a response or group of responses) (see at least paragraph 0023).

12. Claims 12-14 and 26-28 are rejected under 35 U.S.C. 103(a) as being unpatentable over Callahan in view of Bott as applied to Claims 1-11, 15-25, and 29-30 above, and in further view of Borgia et al (Borgia) (U.S. Pub. No. 2002/0129221).

With regard to Claims 12 and 26, Callahan and Bott do not teach *assessing a recovery plan of the outside service provider*. Borgia teaches *assessing a recovery plan* (plan accessible to a crisis team for recovery) *of the outside service provider* (see at least paragraph 0043) in analogous art of tracking compliance with policies related to management of risk for the purposes of "...an information policy provides the requirements for disaster recover preparedness" (see at least paragraph 0043).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the disaster recover preparedness plan as taught by Borgia with the economic and risk factors of a country as taught by Bott and the integrated compliance monitoring method of Callahan. One of ordinary skill in the art would have been motivated to do so for the benefit of un-interrupted business process due to a backup recovery plan (Borgia, paragraph 0043).

With regard to Claims 13 and 27, Callahan and Bott do not teach *questioning the developer of the plan as to whether it has required elements; and developing a corrective action plan to address missing required elements*. Borgia teaches *questioning the developer* (risk management assessor) *of the plan as to whether it has required elements* (consisting of a series of questions that must be answered with appropriate responses to product compliance) *and developing a corrective action plan to address missing required elements* (reviews areas of non-

compliance and the associated risk acknowledgements to provide approval if appropriate) in analogous art of tracking compliance with policies related to management of risk for the purposes of "having an approved process or plan in place to achieve compliance" (see at least paragraphs 0043-0057).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the disaster recover preparedness plan as taught by Borgia with the economic and risk factors of a country as taught by Bott and the integrated compliance monitoring method of Callahan. One of ordinary skill in the art would have been motivated to do so for the benefit of increased awareness and corrective measures for missing elements or non-compliance with a business institution (Borgia, paragraphs 0043-0057).

With regard to Claims 14 and 28, Callahan and Bott do not teach *an alternate site for providing the services; and a business continuity plan for resumption of the services at the alternate site*. Borgia teaches *an alternate site for providing the services* (may depend upon such factors as whether information is stored off site on a regular basis) *and a business continuity plan for resumption of the services at the alternate site* (Once risk is acknowledged, a plan for reducing the risk or bringing the project into compliance can be formulated) in analogous art of tracking compliance with policies related to management of risk for the purposes of "The rating for disaster recovery readiness may depend upon such factors as whether information is stored off site on a regular basis, intervals in which system backups are made, robustness of computer recovery systems (see at least paragraph 0017).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the disaster recover preparedness plan as taught by Borgia with the economic and risk factors of a country as taught by Bott and the integrated compliance monitoring method of Callahan. One of ordinary skill in the art would have been motivated to do so for the benefit of survivability due to a disaster by having an alternate backup (Borgia, paragraph 0017).

Conclusion

13. The following prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- Dickstein et al (U.S. Pub. No. 2002/0087373) discloses a system and method to organize and manage corporate capitalization and securities.

14. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to THOMAS MANSFIELD whose telephone number is (571)270-1904. The examiner can normally be reached on Monday-Thursday 8:30 am-6 pm, alt. Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bradley Bayat can be reached on 571-272-6704. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/T. M./
Examiner, Art Unit 3624

24 April 2009
Thomas Mansfield

/Bradley B Bayat/
Supervisory Patent Examiner, Art Unit 3624